

Search report

File 348:EUROPEAN PATENTS 1978-2001/Jun W04

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File 349:PCT Fulltext 1983-2001/UB=20010621, UT=20010614

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	440621	DOCUMENT? OR CHECK? ? OR CHEQUE? ? OR INSTRUMENT? OR MONET- ARY()TRANSACTION? OR MONEY()ORDER?
S2	559	S1(5N) (ATM OR (TELLER? OR TRANSACTION? OR BANK?) () (MACHINE? OR TERMINAL?) OR KIOSK?)
S3	45	S2(5N) (CASH OR CASHES OR CASHING OR CASHED)
S4	30	S3 (S) (REMIT? OR DEPOSIT? OR DISPENS? OR TRANSFER? OR WIRE OR MONEY()ORDER? OR TOUCHSCREEN? OR TOUCH()SCREEN?)
S5	8	S3 (S) (SIGNATURE? OR ENDORS? OR SIGNED OR BIOMETRIC? OR I- RIS? OR RETINA? OR FINGER()PRINT? OR FINGERPRINT? OR VOICE OR FACIAL OR FACE OR HAND)
S6	12	S2 (S) (BILL OR BILLS) (2N) (PAY? OR PAID OR PAYMENT)
S7	13	S2 (S) (CAR OR COURTESY()AMOUNT()RECOGNI? OR LAR OR LEGAL(-)AMOUNT()RECOGNI? OR MICR OR CHARACTER()RECOGNI? OR OCR)
S8	22850	(IMAGE OR IMAGES) (5N) (VALID? OR VERIFY? OR EVALUAT? OR S- UBSTANTIAT? OR CONFIRM? OR AUTHENTIC? OR ANALYS? OR ANALYZ? OR ANALYT?)
S9	18	S5 OR S6
S10	6373	IC="G06F-017/60" OR IC="G06F-017/60 -151:00"
S11	6	S9 AND S10
?		

11/3,K/1 (Item 1 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
 PATENT ASSIGNEE:

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 Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant
 designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

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PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)
 EP 504287 A1 931222
 EP 504287 B1 990721
 WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; H04M-017/02

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION quick, extremely easy-to-use alternative to conventional payments. Initial testing indicates that users can **pay bills** in 25% of the time needed to **pay bills** conventionally. Users may preferably receive a unified monthly statement (from their bank) which consolidates and lists terminal-based transactions with conventional banking transactions (e.g., **checks**, **ATM** cash withdrawals, deposits, etc.).

Early home banking efforts discovered that users liked using the systems...

11/3,K/2 (Item 1 from file: 349)
 DIALOG(R)File 349:PCT Fulltext
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00736212 **Image available**

METHOD AND SYSTEM FOR CONNECTING SERVICES TO AN AUTOMATED TRANSACTION MACHINE

PROCEDE ET SYSTEME POUR L'ETABLISSEMENT DE CONNEXIONS DE SERVICES DE TRANSACTION AVEC UNE MACHINE DE TRANSACTION AUTOMATIQUE

Search report

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200049547 A1 20000824 (WO 0049547)
Application: WO 2000US4130 20000216 (PCT/WO US0004130)
Priority Application: US 99120506 19990217; US 99133579 19990511

Designated States: AU BR CA CN CZ HR HU ID IL IN IS JP KE KR LK LT MX NO NZ
PL RU SE SG SI SK TR US VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 20102

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... account debited.

Such a personal ATM can dynamically connect with banking services of a host **ATM** to deposit cash or **checks** and to transfer value between accounts. In addition, the personal ATM can connect to other...

...ATM could connect with a Point of Sale (POS) service to transfer account information for **payment** of a **bill**. The personal ATM may connect with a Jini enabled dispenser service to pay for the...

11/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00692500

AUTOMATED DOCUMENT CASHING SYSTEM

SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

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Inventor(s):

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SHEKOORY Nabil, SHEKOORY, Nabil, 6811 North Lakewood 2E, Chicago, IL
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Patent and Priority Information (Country, Number, Date):

Patent: WO 0005667 A2 20000203 (WO 200005667)

Application: WO 99US15446 19990708 (PCT/WO US9915446)

Priority Application: US 98113913 19980710

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 28040

Main International Patent Class: **G06F-017/60** ;

Fulltext Availability:

Detailed Description

Detailed Description

... or by withdrawal from a checking or savings account.

Even if an ATM existed for **paying bills** or processing **checks** of various amounts, that **ATM** might have difficulty in automatically locating, reading or interpreting amount lines ...the arbitration using the rules, the transaction is then taken, such as cashing a check, **paying a bill**, or making a deposit. The usual recognition fields for a check are the LAR and CAR. When a remittance **document** is also provided to the **ATM** machine for **paying a bill** or the like, the remittance document is scanned and its image dissected with one recognition...

11/3,K/4 (Item 3 from file: 349)

DIALOG(R) File 349:PCT Fulltext

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00651193 **Image available**

UNIVERSAL ELECTRONIC COMMUNICATIONS CARD

CARTE DE COMMUNICATION ELECTRONIQUE UNIVERSELLE

Patent Applicant/Assignee:

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Inventor(s):

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grove, IL 60515 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9934314 A1 19990708

Application: WO 98US27856 19981230 (PCT/WO US9827856)

Priority Application: US 97895 19971230

Designated States: BR CA CN IL IN JP MX RU SG AT BE CH CY DE DK ES FI FR GB
GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 3503

Main International Patent Class: **G06F-017/60** ;

Search report

Fulltext Availability:

Detailed Description

Detailed Description

... a substantial number of cards, including multiple credit cards, insurance cards, drivers licenses, airline cards, **check** identification cards, **ATM** cards, and employee identification cards. Carrying a substantial number of such cards is inconvenient. Financial accounting associated with these cards related to **paying bills**, keeping track of accounts, budgeting, planning and the like, is manual, cumbersome, time consuming, and...

11/3,K/5 (Item 4 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00613731 **Image available**

AN AUTOMATED DOCUMENT CASHING SYSTEM

SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

Patent Applicant/Assignee:

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Inventor(s):

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60062 , US

PARK Namsoo, PARK, Namsoo , 2232 Kensington Drive, Schaumburg, IL 60194 ,
US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9859308 A1 19981230

Application: WO 98US10788 19980527 (PCT/WO US9810788)

Priority Application: US 97866139 19970530; US 97866140 19970530; US
97865691 19970530

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE 'KG' 'KP' KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AT BE CH CY DE DK ES FI FR GB GR IE

IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 19360

Main International Patent Class: **G06F-017/60** ;

Fulltext Availability:

Detailed Description

Detailed Description

... area or nationwide network. Often, the currency exchange not only has the profiled customer's **signature**, but the currency exchange agent often recognizes the customer as being one of his frequent...

...a high volume of payroll checks is being cashed. The currency exchange competes with the **ATM** machines by **cashing** personal **checks** for its profiled customers. Most often, a currency exchange will not cash a personal check...the present invention, there is provided an automated banking machine system, which performs the usual **ATM** functions but which additionally cashes **money orders** and checks for the user without the presence or the assistance of a teller. Additionally...

Search report

...machine. The preferred and illustrated machine provides additional functions, such as transferring money by wire, **paying bills**, or purchasing end user items from the machine. Preferably, several denominations are stored in the...

11/3,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00404104

UNIVERSAL ELECTRONIC TRANSACTION CARD AND SYSTEM AND METHODS OF CONDUCTING ELECTRONIC TRANSACTIONS

CARTE DE TRANSACTION ELECTRONIQUE UNIVERSELLE ET SYSTEME ET PROCEDES D'EXECUTION DE TRANSACTIONS ELECTRONIQUES

Patent Applicant/Assignee:

PITRODA Satyan

Inventor(s):

PITRODA Satyan

Patent and Priority Information (Country, Number, Date):

Patent: WO 9535546 A1 19951228

Application: WO 95US7917 19950607 (PCT/WO US9507917)

Priority Application: US 94262307 19940620

Designated States: BR CA CN JP MX RU AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 12186

Main International Patent Class: **G06F-017/60** ;

Fulltext Availability:

Detailed Description

Detailed Description

... a substantial number of cards, including multiple credit cards, insurance cards, drivers' licenses, airline cards, **check** identification cards, **ATM** cards, and employee identification cards. Carrying a substantial number of such cards is inconvenient. Financial accounting associated with these cards related to **paying bills**, keeping track of accounts, budgeting, planning and the like, is manual, cumbersome, time consuming...